

Serial No. 09/955,464 filed September 18, 2001  
Amendment dated April 5, 2006  
Response to Office Action of October 5, 2006

### Amendments to the Claims

This listing of claims will replace all prior versions and listings of claims in the application:

#### Listing of Claims:

1. (Original) An apparatus comprising,  
  
a webbank, said webbank comprising a website hosted on the server of a bank for the use of a webbank owner, the webbank owner being a customer having a bank account at the bank;  
  
said webbank having a webaddress associated therewith and being accessible by the webbank owner over the World Wide Web using said webaddress;  
  
said webbank also being accessible over the World Wide Web by a third party using said webaddress, such that the third party is provided with some degree of access to the webbank owner's bank account;  
  
said webbank having access parameters associated therewith, said access parameters being parameters associated with the webbank which control said degree of access provided to the third party; and wherein said access parameters are customizable by the webbank owner.
2. (Original) An apparatus as claimed in claim 1, wherein one of said access parameters corresponds to deposit rights, such that the third party can deposit funds at the owner's webbank for credit to the customer's bank account.

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3. (Original) An apparatus as claimed in claim 1, wherein one of said access parameters corresponds to withdrawal rights, such that the third party can withdraw funds from the customer's bank account.
4. (Original) An apparatus as claimed in claim 1, wherein one of said access parameters corresponds to viewing rights, such that the third party can view information regarding transactions on the customer's bank account.
5. (Original) An apparatus as claimed in claim 1, wherein one of said access parameters includes a password provided to said third party which is different from the password of the webbank owner.
6. (Original) An apparatus as claimed in claim 1, wherein one of said access parameters defines the amount of funds which can be controlled by said third party.
7. (Original) An apparatus comprising,  
a first webbank, said first webbank comprising a website hosted on a bank server for the use of a first webbank owner,  
wherein said first webbank has a webaddress associated therewith and is accessible by the webbank owner over the World Wide Web using said webaddress; and,  
wherein said webbank owner can access said first webbank to provide said first webbank with a second webaddress, the second webaddress being a webaddress associated with a second webbank.

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8. (Original) An apparatus as claimed in claim 7, wherein said first webbank and said second webbank are both hosted on the bank server of the same bank.
9. (Original) An apparatus as claimed in claim 7, wherein said first webbank and said second webbank are hosted on the bank servers of different banks.
10. (Original) An apparatus as claimed in claim 7, wherein said second webaddress is used to transfer funds between said first webbank and said second webbank.
11. (Original) An apparatus as claimed in claim 7, wherein webbank owner can transfer said funds virtually instantaneously.
12. (Original) An apparatus as claimed in claim 7, wherein said funds are transferred within five minutes.
13. (Original) An apparatus as claimed in claim 7, wherein said funds are transferred within an hour.
14. (Original) An apparatus as claimed in claim 7, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by the first webbank owner.
15. (Original) An apparatus as claimed in claim 7, wherein said funds are transferred between the first webbank and the second webbank at the precise time designated by the owner of the second webbank.
16. (Original) An apparatus as claimed in claim 7, wherein the second webaddress can be used at the first webbank to withdraw funds from the first webbank and deposit those funds at the second webbank.

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17. (Original) An apparatus as claimed in claim 7, wherein the second webaddress can be used at the first webbank to withdraw funds from the second webbank and deposit those funds in the first webbank.
18. (Original) An apparatus as claimed in claim 7, wherein said first webbank can use said second webaddress to view transaction records at the second webbank.

Claims 19-37 (cancelled)